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ABSTRACT OF THE DISCLOSURE

An apparatus, including a memory device for storing individual information, individual telephone number information, and/or telemarketer information, and telemarketing call compensation information, call reward information, call information, and/or call message information, a processor which detects a telemarketing call being made to an individual, a telemarketing call being answered, and/or a telemarketing call message being provided to an individual, records information regarding telemarketing call information or telemarketing call message information provided to, and information obtained from, the individual, calculates a compensation earned by the individual and/or determines a reward earned by the individual for receiving, listening to, and/or participating in, the telemarketing call or the telemarketing call message, and stores information regarding the compensation and/or reward, and an output device for outputting, and/or a transmitter for transmitting, information regarding the compensation and/or reward to a communication device associated with the individual.

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IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and  
please substitute therefor the new Abstract of the Disclosure  
which is attached hereto on a separate sheet.